



CITY OF WICHITA FALLS, TEXAS
Consolidated Annual Performance and Evaluation Report (CAPER)
October 1, 2014 – September 30, 2015

► **Executive Summary**

The Program Year (PY) 2014 Consolidated Annual Performance and Evaluation Report (CAPER) is the document the City of Wichita Falls uses to compare anticipated performance with actual performance in meeting the priorities and objectives of the Consolidated Plan. The 2010-2014 Consolidated Plan identified Wichita Falls housing and non-housing needs for the community. Each year an Annual Action Plan describes the projects and activities to be undertaken to achieve the community needs as identified. The City of Wichita Falls is awarded two entitlement grants from the U. S. Department of Housing & Urban Development (HUD): Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME). Both funding sources are formula-based programs to benefit low and moderate-income neighborhoods, persons, and households within the community. Any CDBG program funds unexpended from the previous year are carried over for allocation to activities in the following program year. The CAPER measures the degree to which actual accomplishments funded under these programs met the proposed accomplishments in the PY 2014 Action Plan and consequently the five-year goals defined in the Consolidated Plan.

The City of Wichita Falls received and allocated the following grant funds during the PY 2014 reporting year:

PY 2014 Funding Source	FUNDING AMOUNT
Community Development Block Grant Funds	\$1,112,813
CDBG Program Income	\$0
HOME Investment Partnership Program Income	\$0
HOME Investment Partnership Program Grant Funds	\$291,390
[Subtotal Entitlement Grants]	[\$1,404,203]
Unexpended CDBG PY2013 Funds Reallocated in PY2014	\$275,000
Total Funds All Sources Available for Program Year	\$1,679,203

Reporting year summary achievements include:

- The First-Time Homebuyers (FTHB) Program provided 32 applicants with down payment & closing cost assistance, 28 of whom received acquisition assistance plus funding for limited rehab repairs to the home, and 4 received acquisition assistance only.
- Using HOME Entitlement funds, the City assisted 4 families with a mortgage buy-down for the new homes they purchased that were built by Habitat for Humanity acting as a qualified CHDO for the City.
- Assistance to Child Care Inc. to provide child care subsidies for 153 unduplicated children of working low-income families to attend daycare centers.
- Funding for the Senior Citizens Meals on Wheels Program to provide for a program of home-delivered meals that served 1,225 unduplicated disabled and elderly persons.



- Assisted Christmas in Action with CDBG funds to perform roof replacements, repair broken water lines, install handicapped accessibility improvements, replace hot water heaters, repair electrical systems and install new toilets to 30 houses of elderly and/or disabled persons.
- Performed 30 Emergency and 18 Minor CDBG-funded repairs to owner-occupied dwellings, in addition to the 28 Limited Rehab/Minor Repair activities for FTHB's.
- Infrastructure improvements: constructed 64 handicapped ramps from street to curb in city neighborhoods.
- Elimination of slum & blight & hazardous structures: Performed 396 inspections of Code Enforcement violations and demolished a total of 23 uninhabitable, hazardous structures in PY14. 8 of those were demolitions started in PY13 but completed in PY14, improving the safety and health of neighborhoods.
- PY 2014 Waterline Replacement Project for N Lamar, E Wichita and Webster Streets to replace approximately 2,350 linear feet of faulty waterline serving homes in the residential neighborhoods with 6" line, was started in 2014, but will be completed in PY 2015.
- Traffic Engineering Division of the City of Wichita Falls installed four flashing traffic warning signs at two neighborhood elementary schools to warn traffic of pedestrians crossing.
- At the North Central Texas Community Health Care Center, replacement of 17 outdoor lighting fixtures in the parking lot with energy-efficient LED lights improved safety and reduced utility costs.
- An addition of a HVAC system in one section of Patsy's House, a facility for abused and neglected children, expanded usable space allowing for increased services to be provided.
- Replacement of carpet with tile at the Wilson Family Planning Center updated worn flooring and improved the ability of the facility to keep the area much more sanitary.
- Installation of playground equipment at Southside Youth Senter increased the opportunity for more physical activity and allowed handicapped children access where none existed before.

► Assessment of Three to Five Year Goals and Objectives

There have been no significant changes during PY 2014 in community priorities identified in the five-year Consolidated Plan that necessitated an adjustment to the stated goals and objectives. There have also been no requests from the community itself to consider new or expanded objectives.

The City carried out the projects defined in the PY 2014 Action Plan that addressed the following Priority Needs:

- Housing Needs [Habitat homebuyer mortgage buy-down assistance, First Time Homebuyer acquisition assistance, Minor and Emergency repair programs for owner-occupied single family homes]
- Special Needs - elderly & persons with disabilities. [Meals on Wheels, Christmas in Action repair program, Minor Repair and Concrete Crew programs.]
- Youth Programs [Child Care, Inc., Patsy's House, Southside Youth Senter]
- Senior Services [Meals on Wheels]
- Public Facilities [Handicapped ramps to sidewalks, Community Health Care Center]
- Infrastructure Improvements [Waterline replacement]
- Other Community Development Needs [Code demolition of hazardous structures, Code Enforcement activities]



Housing-related needs of the community remained a high priority with the goal of improving and increasing the housing stock by making safe, decent and affordable housing available to low and moderate-income citizens. The City continues to promote and administer emergency and minor repair programs to create decent, safe and sanitary dwellings and improve the ability of low and moderate-income families to remain in their homes. Christmas in Action, a local subrecipient, also contributes to the goal of providing decent housing by organizing volunteer labor to repair homes of the elderly and disabled. Habitat for Humanity continues building new affordable homes with zero-interest mortgages for low income families.

The primary resources available to the City for accomplishing many of the activities identified in the PY 2014 Action Plan were federal government grant programs. Because of continuing federal budget deficits and the corresponding competition for federal dollars that provide for services and programs, funding levels for Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) are expected to continue to experience significant limitations compared to previous years, thereby restraining the scope of services provided and creating a hardship in effectively meeting local priority needs as described in the Consolidated Plan because of these funding constraints.

The following describes the accomplishments in attaining goals and objectives for the PY 2014 reporting period, provides performance numbers for the program year, states five-year goals, percentage of the 5-year goal achieved, and lists total CPD funds dispersed during PY 2014 in attaining the programs' goals and objectives.

- Housing Needs

- A) **Affordable Housing Mortgage Buy-Down assistance: PY 2014 Goal 7 / PY 2014 Actual 4. (Five-year goal 35, Actual to Date 26: 74% of goal)** Funds dispersed for the Mortgage buy-down assistance totaled \$57,000. The decreased performance in achieving the one-year goal is a result of delays in securing vacant lots on which to build, reduction in local fund raising support and vacancies and turnover in the construction manager position, slowing production.
- B) **First Time Homebuyer Acquisition Assistance: PY 2014 Goal 15 / PY 2014 Actual 32. (Five-year goal 75, Actual to Date 110: 147% of goal)** Funds dispersed for First Time Homebuyer acquisition assistance, including a limited rehab component, totaled \$373,847.
- C) **CDBG Minor Repair (Limited Rehab) Program: PY 2014 Goal 15 / PY 2014 Actual 18. (Five-year goal 75, Actual to Date 136: 181% of goal)** Funds dispersed for the CDBG Minor Repair Program totaled \$30,621. Much of the local housing stock for low-mod income persons is older and increasingly in need of repair.
- D) **CDBG Emergency Repair Program: PY 2014 Goal 10 / PY 2014 Actual 30. (Five-year goal 50, Actual to Date 143: 286% of goal)** Funds dispersed for the CDBG Emergency Repair Program totaled \$69,547. Repairs classified as emergency based upon the nature & severity of the problem (imminent threat to health or safety). Much of the local housing stock for low-mod income persons is older and increasingly in need of repair.

- Special Needs/Senior Services/Handicapped

- A) **Senior Citizens Meals on Wheels: PY 2014 Goal 550 / PY 2014 Actual 1225. (Five-year goal 2,750, Actual to Date 3,569: 128% of goal)** Funds dispersed for Meals on Wheels totaled \$50,076. Meals on Wheels also addressed the priority need



of Senior Services. Goal performance increased as a result of increased funding availability.

- B) **Christmas In Action Repair Program: PY 2014 Goal 20 / PY 2014 Actual 30. (Five-year goal 100, Actual to Date 90: 90% of goal)** Funds dispersed for Christmas in Action totaled \$75,000. Performance in achieving the goal increased this year. Met need of Senior Services/Handicapped.
- C) **Concrete Training Crew Program: PY 2014 Goal 30 / PY 2014 Actual 64. (Five-year goal 150, Actual to Date 293: 195% of goal)** Funds dispersed for the Concrete Training Crew Program totaled \$100,000. Met the priority need for improvements in handicapped accessibility and public facilities.
- Other Community Development Needs
 - A) **Code Demolition: PY 2014 Goal 35 / PY 2014 Actual 23. (Five-year goal 175, Actual to date 157: 90% of goal)** Funds disbursed in meeting the need to eliminate slum & blight totaled \$154,615.47.
 - B) **Code Enforcement: PY 2014 Goal 200 / PY 2014 Actual 396. (Five-year goal 1,000 inspections, Actual to date: 2,270: 227% of goal)** Funds disbursed in conducting code enforcement activities totaled \$54,487.09.
- Youth Programs
 - A) **Child Care Inc. PY 2014 Goal 100 PY 2014 / Actual 153. (Five-year goal 500, Actual to Date 746: 149% of goal)** Funds dispersed for Child Care Inc. totaled \$116,845. Met the need for childcare services. Goal performance increased this year.

► **Affirmatively Further Fair Housing**

Completion of Analysis of Impediments to Fair Housing Choice

An Analysis of Impediments to Fair Housing Choice was completed in 2010 to accompany the 2010-2014 Consolidated Plan, and a new Analysis of Impediments was completed in 2015 during the development of and with applicability to the 2015-2019 Consolidated Plan.

► **Summary of Impediments**

The Analysis of Impediments to Fair Housing Choice identified four major categories of impediments and specific elements within those categories:

1. Real Estate Impediments
 - Affordability of housing
2. Banking, Finance, Insurance, and Related Impediments
 - Impacts of increased foreclosures and the sub-prime mortgage lending crises
 - Low number of loan applications from minorities
 - Predatory lending and other industry practices
3. Socioeconomic Impediments
 - Poverty and low income among minority populations
4. Neighborhood Conditions-Related Impediments
 - Limited Resources to assist lower income, elderly and indigent homeowners to maintain their homes and stability in neighborhoods.

► **Actions Taken to Address Impediments to Fair Housing Choice**

The City is committed to providing an equal opportunity for fair and affordable housing for all persons regardless of race, gender or minority status. To address the impediment of affordability, the City



administered a down payment assistance program through the First-Time Homebuyers Program to reduce cost of home acquisition for LMI persons. The limited rehab component of the FTHB Program addressed affordability for new buyers by replacing electrical and HVAC systems and water heaters that are approaching limits of usable life, thus enhancing sustainability for the new homeowner. The FTHB/Limited Rehab program installs attic insulation where needed to improve energy efficiency of the house, reducing utility expenses for the new buyer. The City also provides a mortgage buy-down for buyers of Habitat for Humanity newly-constructed single-family homes to make monthly payments more affordable. The City continues to evaluate local housing need and whether existing programs could be supplemented or modified to provide additional housing opportunity. With limited resources, only a small percentage of the overall need can be addressed. An additional barrier is the rising cost of materials for repair programs, especially with the limited and reducing grant funding available. Tightened mortgage loan requirements have also made it more difficult for low-income persons to buy affordable homes. To improve program awareness and the possibilities of increased minority loan applications for the FTHB and Minor/Emergency Repair Programs, the City has placed brochures in neighborhood centers, community health care centers, in magazine racks adjacent to the bill-pay window of the Water Department, through the City Public Information Office, and distributed brochures to working parents through child care centers and to seniors through Meals on Wheels. The City continues to evaluate the amount of assistance being provided to determine whether additional resources would result in increased loan approvals for LMI and minority households. To assist homeowners maintain their homes and live in safe, sanitary and decent dwellings, the City and Christmas in Action administer limited rehab/minor repair programs. The City assists qualified homeowners that have household income at 80% or below – Christmas in Action further limits help to elderly and handicapped. Also, Rolling Plains Management Corporation, a non-profit located in Crowell, Texas but with an office in Wichita Falls, provides weatherization, minor repair, and HVAC repair/replacement services to LMI homeowners.

The Section 8 Housing Voucher Program conducts an applicant briefing once each month, with approximately 75-100 persons attending. At the briefing fair housing information is explained and written information is provided each applicant to inform them of the purposes and requirements of the Fair Housing Act, their housing rights and avenues for complaint if a violation is encountered.

Fair Housing information is provided to the general community through regular and frequent airing of spots on the City's Public Cable Channel 11 through Time Warner Cable. A 14-slide Fair Housing promotion, with each slide 10 seconds long, runs a minimum of 10 times every 24 hours. The spot covers general fair housing information including the most common areas of discrimination – race religion, handicap, family status and children; the hotline phone number to call to report discrimination; and an explanation of the Fair Housing Act.

Because of a change in billing format, City water bills are no longer able to include a fair housing promotion previously included twice a year. However the City regularly utilizes public Cable Channel 11 to promote fair housing, with information displayed about a person's rights and contact information in the event of a need to file a complaint. Fair Housing posters are displayed in housing-related offices in City Hall, in public common areas, and in several subrecipient's offices that provide housing services. The City has a fair housing ordinance that is substantially equivalent to the federal Fair Housing Act. The City's ordinance disallows the same activities prohibited under the federal act, but includes an additional supplementary protected class – that of age, which demonstrates the City's commitment to enforcing fair housing regulations. Certifications and contract provisions regarding compliance with fair housing requirements are contained in every contract executed between the City of Wichita Falls, private



contractors, or property owners involved in housing activities. All literature, brochures and advertisements distributed for programs funded with CDBG & HOME funds include logos and/or statements about fair housing. A section of the Neighborhood Resources Division's webpage contains prominent information about fair housing rights and compliance with the law. City staff disseminates information about fair housing regulations and grievance procedures and assists with fair housing complaints.

Housing-Related Participants by Program / Race / Ethnicity (# Hispanic)*

	<u>Christmas in Action</u>	<u>Emergency Repair</u>	<u>First Time Homebuyer</u>	<u>Habitat New Construction</u>	<u>Minor Repair</u>	<u>Total</u>
White	22 (4)*	21 (4)*	30 (10)*	3 (1)*	10 (4)*	86 (23)*
Black	8	9	1 (1)*	1	7 (0)*	26 (7)*
American Indian	0	0	0	0	1 (1)*	1(1)*
Other Multi-Racial	0	0	1 (1)*	0	0	1(1)*
Total	30 (4)*	30 (4)*	32 (12)*	4 (1)*	18 (5)*	114 (32)*

► Affordable Housing

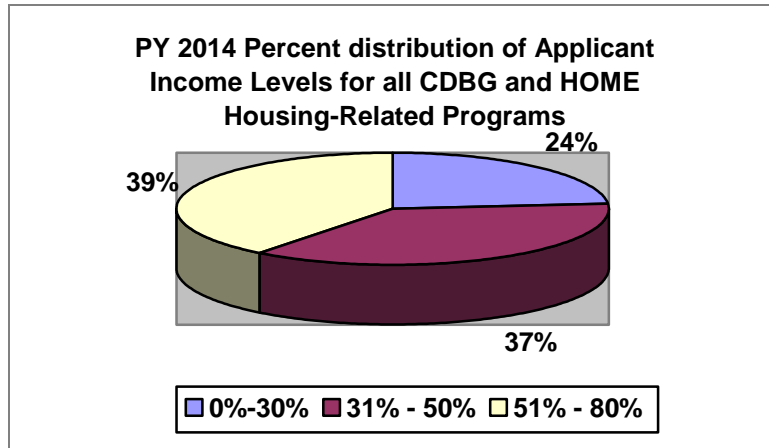
Affordable Housing is determined to be a high priority need for the City of Wichita Falls, and efforts and resources are focused toward this goal. A significant barrier to affordable housing remains the financial ability of low-mod income families to provide necessary funding for acquisition or for home repairs. The City currently administers minor repair programs that help meet this need and enable low-mod income homeowners to stay in their homes in a safe and decent environment. Another obstacle the City continues to face is the continued rising cost of materials and labor for home repair projects in the community and the negative impact of that price increase on existing program limits and total funding available. The City maintains a contractor base to supply the need for these programs and seeks new qualified contractors, but the number of available contractors willing to participate in these programs is somewhat limited and can fluctuate with economic conditions and the demand for services. Our economic lethargy has slightly improved contractor availability. The City continues an effort to add contractors that agree to participate in the repair program bid process, and currently has a resource total of 19 approved contractors in various fields. Eight participating contractors are women or minority-owned businesses. Although for the past several years home buying has been slow, this year saw a notable increase in activity. The FTHB program continues to be successful and meets a real community need to make housing affordable for low-moderate income persons.

Households Assisted By Program and Funding Source

Program	Funding Source	Number Assisted
Christmas in Action	CDBG	30
Emergency Repair Program	CDBG	30
Minor Repair Program	CDBG	18
First Time Home Buyers Acquisition Only	HOME	4
First Time Home Buyers Acquisition w/ Limited Rehab	HOME	28
CHDO New Construction	HOME	4
Total Affordable Housing Units Assisted		114

Households Assisted By Income Classification

Income Category	Christmas in Action	Emergency Repair	First Time Homebuyer	Habitat New Construction	Minor Repair	Total
Less than 30%	12	9	0	0	6	27
31% to 50%	13	12	6	3	8	42
51% - 80%	5	9	26	1	4	45
Total	30	30	32	4	18	114



► Rental Assistance

[Low and moderate-income people should have decent, safe, sanitary, and affordable rental housing]

Increasing decent and affordable rental housing choices for low and moderate-income households remains an important priority. The City provides rental assistance through the Section 8 Program and administers 989 housing choice vouchers, including 6 project-based vouchers at Greenbriar Village Apartments. Approximately 847 clients are on the program and 628 applicants are on the wait list, with an approximate a 6-12 month period before consideration. Very low and low-income households are hindered in choice of rental units because limited income restricts their ability to pay market rent. Without some form of assistance, the families are often forced to live in neighborhoods with high concentrations of low-income households and in substandard housing. The Section 8 Program, because of annual inspections and application of federal property standards, helps to maintain a supply of safe, sanitary, decent and affordable rental units.

► Homeless Needs

[Homeless persons and families should be able to have shelters, and transitional housing]

The Homeless Count conducted on 1/31/2015 identified 261 persons in Shelters (73 women, 95 men, 64 children) and 29 persons in unsheltered environments (7 women, 22 men, 0 children). The next homeless count will take place in January, 2016.

The local Homeward Bound Homeless Coalition, with approximately 17 local member organizations, is recognized by HUD as Continuum of Care Organization #TX624. Staff members from the City's Neighborhood Resources Division and Housing Division serve on the Coalition. The Coalition was awarded a Continuum of Care grant from HUD in 2012 in the

amount of \$704,756, with a \$72,000 matching grant from a local charitable foundation for the purpose of better meeting our community's need for additional services for the homeless. The program's strategy is to replicate the Housing First concept by placing homeless individuals into permanent housing and to enhance housing stability through comprehensive services. Case management assists families in gaining a steady source of income through employment and/or public benefits. The program identifies needs and helps resolve problems that threaten tenancy, including difficulty interacting with landlords. It attempts to connect families with community-based services to meet long-term support service needs. At least one member of the household must have a documented disabling condition that prevents or impedes stable housing. The program assists homeless persons in the transition from streets and shelters and into permanent housing and maximum self-sufficiency.

The Coalition is making an effort to improve committee strength and activity, create a wider distribution of brochures and information about services for this target population, and continue community awareness and direct services. The previous Hope for the Holidays event, bringing together 17 local service agencies and organizations to provide information about services for the homeless and offer free health and identification services, clothing and transportation assistance, was not held this year in order to reorganize and increase effectiveness of both staffing and fund raising efforts.

► **Special Needs Housing**

[Accessibility for Handicapped and Disabled Persons – Disabled and Handicapped persons should have the opportunity to live in affordable and 'Barrier Free' housing]

The City's Minor/Emergency Repair Program serves to address accessibility issues for handicapped and disabled persons when the need arises, offering exterior ramps and bathroom improvements. Christmas in Action also provides handicapped accessibility improvements in their program. These programs help low/very low income disabled or handicapped persons to have more accessible dwellings, a growing need as the population ages.

Although not directly related to but indirectly in support of housing, the CDBG Sidewalk Crew Training Program constructed a total of 64 ADA handicap curb to sidewalk access ramps in residential neighborhoods this year, allowing more functional wheelchair access to sidewalks adjacent to dwellings.

Both the Wichita Falls Housing Authority and the City's Section 8 Rental Assistance Program offer barrier-free units for handicapped individuals.

► **Emergency Repair Program, Minor Repair Program, and Christmas In Action**

Housing repair programs funded with CDBG and HOME funds support programs such as the Emergency Repair Program, Minor Repair Program, First-Time Homebuyers Limited Rehab Program and Christmas in Action Repair Program that help low-income families remain in their homes by providing necessary and vital repairs with the goal of providing a safe, sanitary and decent dwelling.

Christmas in Action uses CDBG funds only for repairs that will not disturb painted surfaces – primarily roofs and plumbing repairs. Licensed, bonded contractors perform repairs required by Code, but volunteers perform minor repairs for elderly, disabled and handicapped persons. Volunteers and church



groups provide the labor for any other activity. Individuals, businesses, and foundations also provide other materials, supplies, and financial support from private sources.

The Emergency and Minor Repair Programs provide important but limited repairs for lower-income families but do not always bring the unit into compliance with Housing Quality Standards. The programs use licensed and bonded contractors to work on units through the Building Inspection permit process. The combined 5-year goal for housing repair programs is 240 units. The following chart shows PY 2014 activity and totals for all years to date:

Limited Rehab/Minor Repair	Five Year Goal	PY 2014	Cumulative Total*	% of 5-yr Goal
CIA & ER & MR (CDBG)	240	78	457	190%
FTHB (HOME)		32		

Acquisition

[First-Time Homebuyers Program (FTHB) Downpayment/Closing Cost Assistance, Habitat for Humanity (CHDO) Affordable New Construction Program]

✓ First-Time Home Buyers Program (FTHB)

The City of Wichita Falls administers a HOME First-Time Homebuyer Program to assist low income persons with cash necessary for down payment and closing costs and to perform limited repairs following property closing but before occupancy. The City completed 32 FTHB property closings this year, in spite of lingering economic challenges to the local economy. Moderate home sales prices helped to fuel activity. Property inspection guidelines distributed to buyers and realtors that describe property condition requirements necessary to meet standards and pass inspection helped to improve available housing quality. Again this year, the City incorporated a limited rehab component into the FTHB program that allowed replacement of major systems revealed during the inspection as faulty, in danger of failing, or having approached the item's expected usable life - usually HVAC systems, roofs, and electrical upgrades. When applicable, the program also added attic insulation to the types of repairs/improvements performed. Of the 32 total first-time homebuyers, 28 used the minor repair component to improve the home and reduce the potential of a major expense during early years of homeownership. This year the number of assisted applicants increased 43% over the previous year. Staff has frequent contact with banks, realtors and title companies to insure the smooth-running, active support of the program. The First-Time Homebuyers Program leverages a significant amount of private mortgage dollars made possible by the FTHB Program providing acquisition assistance. \$221,000 in federal acquisition assistance to these 32 homebuyers leveraged \$1,936,763 in private mortgage dollars.

FTHB Program	Five Year Goal	PY 2014	Cumulative	% of 5-yr Goal Complete
Total	75	32	110	147%

► Habitat for Humanity

Acting as the City's CHDO Habitat for Humanity built 4 new homes on vacant lots during this reporting period. Since the Fuller Estates development is complete, Habitat has now focused on acquiring vacant lots in the Ft. Worth Street residential area. The City currently provides a mortgage buy-down to participants applying through Habitat to make the payments more affordable. HOME Program recapture provisions apply to Habitat properties. The 5-year goal for this program is 35 units, and the annual



target is 7. Habitat's 4 homes completed this year failed to meet the annual targeted goal. As an effort to improve capacity, Habitat hired a new, home-building experienced construction manager and employed a full-time summer intern from the WFISD technical training program to work on construction of homes. Fund raising efforts by the organization did not meet expectations this year.

Habitat for Humanity	5 Yr Goal	PY 2014	Cumulative	% of 5-yr Goal Completed
Total	35	4	26	74%

► **Actions to Foster and Maintain Affordable Housing and Eliminate Barriers to Affordable Housing**

The five-year Consolidated Plan did not identify any local public policies that are barriers to affordable housing. Affordability in acquisition and property repair for homeowners was identified as an impediment to the LMI population. To meet the need for acquisition assistance to new home buyers, the FTHB Program provided between \$6,500 to \$8,500 in down payment & closing cost assistance, tiered to applicant need. Prior to occupancy of the home, buyers are provided a limited rehab component, customarily replacing out-dated or faulty electrical systems, HVAC components, and water heaters to avoid the new buyer suffering a major expense that may threaten their ability to stay in the home. Installation of attic insulation was added to the program to improve energy efficiency. The City publicly promotes the FTHB, Minor & Emergency Repair Programs in the community to reach low-moderate income persons with the availability of the assistance, and encourages realtors, lenders and developers to share information about the program. The City recognizes the challenge for low-income new buyers to qualify for mortgages. To provide homebuyer education, the City partners with the Consumer Credit Counseling Service of Greater Dallas to provide resources for homebuyer education and this year added a more convenient on-line homebuyer education course to meet the educational requirements of the HOME Program.

► **Efforts to address “worse-case needs,” and the accessibility needs of persons with disabilities.**

Worst case housing needs are defined as low-income renters or persons with severe cost burden, in substandard housing, or involuntarily displaced. To meet the needs of those involuntarily displaced or lacking resources for housing, the My Walls Program (a Homeward Bound Homeless Coalition Continuum of Care grant-funded effort administered through NORTEX Regional Planning Commission), the Housing Authority of Wichita Falls, Salvation Army, Red Cross, First Step and Faith Mission offer assistance and temporary shelter for persons experiencing such circumstances as abusive family situations, fire burn-outs, foreclosures, evictions or similar circumstances. The My Walls Program requires a household member to have a disability to receive assistance.

The City of Wichita Falls uses CDBG and HOME funds and Christmas in Action uses private donations and CDBG funds to provide minor and emergency repair programs for low income households that assist with the cost of needed repairs to their homes. These efforts enable homeowners to live in safe and sanitary conditions, improving substandard housing stock and preserving the opportunity for LMI persons to remain in their homes. Such repairs include roof replacement, handicapped accessibility, water and gas leaks, electrical service repair and replacement, sewer line repair, water heater replacement, accessibility improvements, and attic insulation. Persons experiencing severe cost burden in rent amounts are encouraged to seek assistance through the City of Wichita Falls Section 8 Housing Choice Voucher Program or the Housing Authority of Wichita Falls. To limit the rent burden, these organizations supplement rent for LMI persons based upon income, family size and fair market rent standards so that it is in an affordable range. In addition to providing accessibility improvements for



existing homeowners through City and Christmas in Action programs, accessible rental units are available through Section 8 and the Housing Authority. And as previously addressed, the City Concrete Crew has converted non-accessible sidewalks to accessible by making curb cuts and installing handicapped ramps throughout the community.

Continuum of Care

► Actions taken to prevent homelessness

The City's CDBG and HOME grant funds were not used to provide direct support for activities that addressed the homeless needs priorities of the Consolidated Plan, however local agencies administered programs that helped with this need. First Step Inc., a shelter for abused women, provides temporary facilities for homeless individuals and families needing refuge until they can safely re-enter the housing mainstream - the City has provided funds in recent years for facility improvements in this shelter. First Step will receive PY 2015 funding for security improvements to the building. The City also provided funds for HVAC improvements to Patsy's House, a facility that serves abused children. Faith Mission, a local faith-based organization serving the homeless, operates a \$3.2 million facility called Faith Refuge, a relatively new 24,000 sq. ft. building in the southeast area of the community that houses homeless women and children in need of temporary shelter. This facility is in addition to Faith Mission, a downtown facility that houses homeless men and families. Faith Refuge has been operating at capacity, and the organization is considering expansion.

The Wichita Falls Public Housing Authority serves to mitigate potential homeless circumstances by providing low-cost subsidized rental housing. It currently has a 10% vacancy rate in a total of 624 units. The current waiting period for the Public Housing Authority has been reduced from a range of 6-12 months to the current 3 months by altering the application process to make it more efficient. The City's Section 8 program, with 628 on the wait list, has a wait time of approximately 6-12 months before consideration. For those families who would not be able to meet the above criteria, Faith Mission, The Salvation Army, and First Step also provide shelter and assistance on a temporary basis for homeless persons and families. The Homeward Bound Homeless Coalition has continued efforts to develop and improve community-wide coordination between the local member agencies that provide assistance to the homeless and marginally housed.

► Actions taken to address the emergency shelter and transitional housing need of homeless individuals and families. Meeting the needs of the homeless continues to be a priority stated in the Consolidated Plan, but few local or federal dollars are available to provide additional homeless services, and the City does not receive formula ESG funds because of the limited appropriations available to meet needs. Local non-profits, specifically Faith Mission, Salvation Army and First Step, fill the gap to provide temporary shelter needs to homeless persons and families within their facilities. As discussed earlier in the preceding section, Faith Mission is now operating a new residential facility for homeless women and children in need of shelter that provides a valuable addition to meet the demand of the increasing numbers of this group. Homeless Coalition representatives continue to explore how the community can meet the needs of homeless and underserved persons and evaluate the possibility of developing more transitional housing resources in the community.

► Federal resources obtained during the year from Continuum of Care Super NOFA.

The City of Wichita Falls itself did not receive any new Federal resources obtained during the year from the Continuum of Care Super NOFA.

Other Actions

► Actions to address obstacles to meeting under-served needs.

Obstacles to meeting under-served needs in our community include a limited number of local programs to meet basic needs as housing acquisition, housing repair, affordable rental housing, homeless services, adequate nutrition, child care and health care for low-moderate income persons and families. Another increasingly serious obstacle involves lack of adequate funding to meet the scope of needs. A challenge exists in providing information about services to the growing number of non-English speaking persons within the city. The City and local agencies attempt to inform the community of services and programs through dissemination of literature and brochures, aggressive promotion of programs through the local media and the City cable channel, and provision of language translation services for those who need them. The 211 Telephone Resource Service, a local private/public partnership initiated by the United Way, provides referral information to callers about a broad array of local services to meet health care, food, clothing, housing, elderly, education, transportation, employment, legal aid, and many other needs of persons in our community. Agencies and organizations pro-actively seek additional local, state and national funding sources to meet the needs, and Wichita Falls is fortunate to have several private foundations that are sensitive to community needs of the underserved and provide financial support to many local non-profit agencies to carry out their programs of meeting the needs of the low-moderate income population.

► Actions to overcome gaps in institutional structures and enhance coordination

- To meet the need to disseminate information about community resources and facilitate coordination between agencies, the City promotes the 211 Resource Service that provides information about a broad array of community-based services and resources to local citizens in who have questions or needs.
- The City is an active participant and assists in the development of the Homeward Bound Homeless Coalition, consisting of local agencies collaborating and strategizing to meet the needs of the homeless and low-income persons of our community.
- City staff provided technical assistance to various non-profit agencies making inquiries or submitting applications for CDBG funding. On a continuing basis, the City has provided technical assistance and resource information to non-profit groups, such as Christmas in Action, Habitat for Humanity, Senior Citizens Center of North Texas, Patsy's House, Early Head Start, First Step, Southside Youth Center, North Central Texas Medical Foundation, and Child Care Inc.
- The City works closely with Adult Protective Services whose staff is attentive to housing-related needs that can be addressed by the City's housing repair programs. Many referrals to the Emergency and Minor Repair Programs come from this contact.
- Information related to new programs, notices of funding sources, or training opportunities is shared with local agencies that might find the information useful in their program operation.
- The City has collaborated with Consumer Credit Counseling Services of Greater Dallas, a HUD-approved homebuyer counseling provider, to provide first-time buyers information and counseling about the home buying process and the responsibilities that accompany the purchase.
- The City regularly discusses the resources and programs available through our division with realtors and lenders.

► Actions to improve public housing and resident initiatives

The Housing Authority of Wichita Falls (HA) operates a total of 624 rental units in three complexes that serve low income households. During the previous two years, the HA renovated approximately 220 units by adding central heat and air conditioning to the two-bedroom, two-story apartment units that previously had none, and replacing all single-pane windows in all buildings with triple-pane, energy-



efficient windows, weather-stripping outside doors, and installing low-flow shower heads and toilets in all of their apartments. The HA continued energy-efficient measures by installing Energy-Star water heaters, stoves and refrigerators. To improve security and safety, the HA installed LED lighting and security cameras around the most problem-prone units. Most recently, all of the water and sewer lines were replaced with capital funds, greatly reducing service problems. During the upcoming year, the Housing Authority expects to begin a project to modernize the interior of units by rehabbing kitchens and bathrooms and installing ceiling fans.

The HA has partnered with United Regional hospital to offer smoking cessation classes to begin the process of becoming a smoke-free facility.

The Housing Authority partnered with 10 of the larger local businesses that experience a high turnover rate and conducted two job fairs that resulted in the hiring of residents in several positions.

The HA offers a computer lab with 22 stations that are open from 11AM to 7PM for residents and the Eastside community to use for on-line GED classes, financial education classes, and for job searching and to help residents to meet community service requirements. In partnership with Region 9 Education Service Center, the HA offers GED classes and parenting classes that involve both parents and their children. English as Second Language classes with approximately 15 enrolled are conducted and job search classes were added this year.

In each of the HA's three complexes, a Resident Council functions and meets once a month to plan and promote activities and events that involves resident families in activities that serve to promote a sense of community. The Resident Council also functions as a liaison between the residents and the HA administration to hear and address concerns or other issues. A bi-monthly newsletter is sent to residents sharing information about services, policies, and events. The Boys and Girls Club of Wichita Falls partners with the HA and provides on-site organized athletic activities for children that also serve to teach leadership skills. Child Care, Inc. provides on-site child care at their East Wichita location that enables working families to maintain employment.

A Family Self Sufficiency (FSS) coordinator and a Resident Opportunity Self Sufficiency (ROSS) coordinator work to improve economic opportunities for residents. 32 persons are enrolled in the FSS Program, and 120 persons are participating in the ROSS program. Both programs partner with United Way's HUB Program, which works to develop resources and structure to improve the quality of life for all residents of the East Side neighborhood.

► **Actions to evaluate and reduce lead based paint hazards**

The City had available one Housing/Rehab inspector and one Health Department staff person who have been trained and certified as a Lead Paint Risk Assessors and who conduct Risk Assessments as required. All City and subrecipient applicants for housing-related programs receive an explanation about the hazards of lead-based paint and are provided the "Renovate Right" lead-based paint hazards notification pamphlet. This notification advises persons of the hazards of lead-based paint which may be present in pre-1978 homes and provides instruction on how to safely deal with lead-based paint. The City assumes lead exists in pre-1978 housing. When conditions dictate, the city tests houses for lead based paint as required by regulation and follows proscribed federal procedures and mandates. In the event an at-risk child that has elevated blood lead levels comes to the attention of the City/County Health Department, the City will conduct a risk assessment of the child's home so that the Health Department can determine whether any environmental lead contamination exists.

► Actions to ensure compliance with program and comprehensive planning requirements

The City of Wichita Falls follows the monitoring actions as outlined in the Consolidated Plan. The staff of Neighborhood Resources Division regularly monitors programs and projects to verify compliance with federal statutory and regulatory requirements. Each program year and during the training session for funded subrecipients, organizations are provided a copy of the Subrecipient Handbook, *Playing by the Rules*, to use as a guide and reference for program administration. Neighborhood Resources emphasizes its role as a readily-available resource of technical support for any issue that may arise in the administration and expenditure of grant funds provided to the subrecipient.

Staff conducts desk reviews regularly, particularly when invoices are submitted for payment. Data and financial reports are reviewed and evaluated and subrecipients are contacted to provide answers for any questions arising from the data presented. Sub-recipients receiving CDBG funds are monitored according to an annual risk assessment standard, and staff is in contact with them by phone and in person on a regular basis throughout the year to explore any problem areas and train staff in program compliance. The monitoring priority policy identifies subrecipients that are in greatest need of on-site monitoring and those whose performance record, size of grant funding, and staff stability might be site monitored less frequently. Monitoring actions address the following areas: management training and operations of the agency, records, compliance with contract requirements, recipients and eligibility, financial records, and audits. Sub-recipients are required to submit reports of clients served, and these reports are regularly checked and verified for correct information.

Neighborhood Resources and the City's Accounting & Finance Department monitors financial compliance and proper documentation of requests for payment. The City's Purchasing Department reviews invoice/contractor bid forms that the division submits to insure the bidding process for certain projects complies with local, state and federal contracting requirements.

For housing programs, the Housing Rehabilitation Inspector conducts a thorough inspection of all Minor/Emergency repair and First Time Homebuyer projects and documents compliance with property standards and contractor work quality with written reports. At least two staff persons in Neighborhood Resources and at least two staff people in Accounting check all paperwork for payments for correct separation of duties and to catch any errors in calculations.

Environmental compliance is structured and monitored through the required Environmental Review Record for each activity or program undertaken, and through site-specific checklists and coordination with HUD environmental officers for any questions that arise. Required site-specific environmental records kept by subrecipients are reviewed during monitoring, and Neighborhood Resources takes a proactive position during the year to make certain proper protocols are followed to ensure compliance.

Neighborhood Resources insures that Davis-Bacon requirements are followed by contractors involved in CDBG and HOME-funded construction projects by requiring them to attend a pre-construction conference to review wage scales, wage reporting responsibilities, worker notification, and compliance with Section 3, EEO, Civil Rights Act, Copeland Act anti kick-back provisions, non-discrimination clauses, and other provisions of the Fair Labor Standards Act. During the project, staff conducts on-site worker interviews, completes required forms, and compares responses to weekly payroll reports that are turned in. Neighborhood Resources takes action against any employer found to be in non-compliance to insure proper pay scales are being adhered to.



Division programs under HOME and CDBG are designed to minimize conditions that would require the Uniform Relocation Act of 1974 to apply through unintended actions that cause displacement, and file checklists insure that requirements are met to avoid any displacement. No persons have been displaced during the program year.

The City notifies subrecipients of any appropriate HUD training opportunities that may apply to their responsibilities. Division staff attended HUD-sponsored environmental and CDBG and HOME training opportunities whenever possible to improve knowledge, practices, and program compliance.

► **Actions to reduce the number of persons living below poverty level**

The Texas Workforce Solutions office provides employment assistance to those seeking jobs or to those seeking an improvement in their current employment status, and the My Walls Program sent referrals to them, especially when a case manager was needed to assist them in obtaining employment. The Christian Women's Job Corps works with women and men with drug problems to help facilitate a transition to the labor market, offering employment skills and inviting employers in to address the clients about expectations. Faith Mission operates a transitional program for women to assist with résumé writing and other needed job-seeking skills.

Work Services Corporation, a significant non-profit handicapped employer of over 650 people, more than 500 of whom are disabled, provides training classes and employment for disabled individuals to develop work skills in their contracts with Sheppard Air Force Base to provide food service operations, post office distribution services, landscaping and litter control in 4 surrounding counties, custodian and shelf-stocking operations for SAFB's commissary, and for the corporation's own paperclip manufacturing operation that supplies paperclips to the entire Federal government. A number of disabled persons were placed this year in private-sector jobs with local employers.

Also, the City sidewalk training crew continued to be an important resource to assist under or non-employed persons to acquire concrete skills and experience to help obtain decent employment. A total of 7 personnel were enrolled through the year, this year 4 have now retained permanent positions with the City, one completed his 1,000 training hours, and 2 still remained as trainees. The program also assists trainees in obtaining their Commercial Driver's License to improve their employability.

The Wichita Falls Housing Authority employs two persons to oversee programs for residents to assist in getting high school degrees, better-paying jobs and reduce dependence on public assistance.

► **Leveraging Resources**

The State of Texas and USDA help fund the Meals on Wheels program with CDBG funding matching state and Department of Agriculture funds. The Wichita Falls City/County Health Department receives funds from the Department of State Health Services for various specialized clinics, and from the USDA's Women's Infants and Children's (WIC) program. Child Care Inc. day care center receives free rent, utilities, and maintenance services from the City of Wichita Falls for their space at MLK Center. Sliding scale payments, based on income, from the parents of the children are also part of the program. CDBG funds continue to be the local match for Title VI of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 administered by the Texas Workforce Commission. The City leases the Red Door Senior Center to Senior Citizens Services of North Texas for \$1.00 per year. Several non-profit subrecipients have obtained substantial funding from local private foundations and



private community donations for operations and/or building improvements leveraged by CDBG funding for a portion of their projects, including Christmas in Action, Senior Citizens, and Child Care Inc.

► **Additional Funding Sources**

The City has not been eligible to receive federal Emergency Shelter Grant program (ESG) funds. The City did not receive any pass through federal funds from the State of Texas Emergency Shelter Grant program (ESG) funds. The Wichita Falls/Wichita County Public Health District no longer receives state pass-through funding from the federal government through Tarrant County for Housing Opportunities for Persons with Aids (HOPWA). Funding reverted back to Tarrant County. The City/County Health Unit also services the Women's Infants and Children (WIC), Ryan White AIDS/HIV, and Title V funding for Women and Children Services.

► **Self Evaluation**

The City of Wichita Falls concludes that overall, the CDBG and HOME grants were effectively used to meet the needs of the low and moderate-income families, although continuing reductions in federal grant authorizations are limiting the amount of assistance provided to meet these needs. To meet the need to support administrative expenses and effectively manage programs, the City now allocates project delivery costs within some activities.

Local needs identified in the Consolidated Plan were met through housing programs, handicapped accessibility improvements, public facilities improvements, reduction of community hazards, slum, and blight, and more indirectly through CDBG funding support of non-profit agency programs and activities directed to targeted populations benefiting LMI elderly, homeowners, and handicapped. Considering the general local economic stagnation and reduced grant funding availability, program accomplishments were acceptable. CDBG and HOME funding support for local organizations that provide important community services for the low-moderate income population becomes increasingly important in light of financial demands placed on community programs as a result of economic and funding hardships.

Habitat for Humanity, acting as the City's CHDO, constructed only 4 new units that added to the affordable housing stock. Because production capacity is limited, Habitat was not able to meet the commitment of funds requirement, and \$82,513 in CHODO funds were released back to the U.S. Treasury. Habitat recognizes the need improve capacity and is making an effort to increase productivity.

The First Time Homebuyer Program helped 32 families and individuals purchase their first home. A limited rehab component of the program assisted 28 families and helped avoid a potential major expense by replacing water heaters, electrical systems, and HVAC units that had reached the end of their expected usable life. The number of FTHB's assisted represented a good increase in program activity, especially considering that over the last 10 years the population of Wichita Falls has only grown 0.34% according to Census/ACS data.

Code Enforcement improved efficiency and number of citations issued by implementing a system using iPads for Code officers in the field that transmit data directly to staff in the office. The office staff can then more quickly issue letters notifying owners of the violations.

The City continues to provide funding for Child Care Inc., an agency that provides reduced childcare costs to lower-income working families, enabling them to retain employment and reduce the need for public assistance. Senior Citizens of North Texas' Meals on Wheels Program provides a much-needed daily hot meal to assist nutritional requirements of homebound and other elderly and disabled persons.



Christmas in Action continued to be an important partner to meet the significant home-repair needs of elderly and handicapped homeowners. Accessibility within the city was improved through installation of 64 additional handicapped ramps from street to sidewalk in local neighborhoods using a very successful program that trains unskilled workers in concrete work with the goal of employment at the end of training.

CDBG funds were able to make improvements to several public facilities this year, adding playground equipment to a youth center, installing tile flooring in a family planning clinic that previously had carpet thereby improving sanitation, adding energy-efficient lighting to a community health care center and also improving security, and installing an HVAC system in an abused & neglected children facility thus increasing usable space in areas previously not environmentally controlled.

The City will continue to implement the policy of recapturing funds that are unexpended at the end of the fiscal year and reallocating those funds to projects that meet local priority needs. The City had a satisfactory spend down rate during the program year, and we anticipate that future years will continue on the same level. Because in past years the overall number of first time homebuyers seeking assistance has been declining compared to historical performance, the commitment rate on HOME funds has also diminished, producing a challenge to meet program requirements. The HOME Program entitlement funding was once again in jeopardy of not meeting the commitment requirement again this year, with a commitment deficit of approximately \$335,585 in March, 2015. However, once again staff did an admirable job of exceeding the commitment goal and avoided recapture of HOME entitlement funds.

In light of budget reductions, administration of CDBG and HOME programs, processes and policies are continuously being subjected to self-evaluation and review to make improvements in efficiency, production, and compliance a priority. Although local City taxpayer-funded budgets are very tight, and federal spending reductions are likely to continue to some degree, it is important to provide improvements toward adequate grant administration staffing levels to meet documentation and performance demands required by federally-funded programs. In this context, efforts continue in cross training staff within Code Enforcement and within the Neighborhood Resources Division in environmental, IDIS, and other relevant program responsibilities.

► **Citizen Comments**

The City advertised the availability of the CAPER on December 3, 2015 and requested public comment. The report was made available for public review and comment for a 15 day period beginning 12/4/15 and ending at 5 PM on December 18, 2014. No comments or inquiries were received during the public comment period.

In addition, throughout the year citizens have an ongoing opportunity to ask questions and provide comments regarding all aspects of program implementation and administration through a dedicated, publicly-available, internet-based system called COMCATE that tracks inquiries and provides a system of accountability in which standards require response within 24 hours to citizen inquiries. Neighborhood Resources Division responded to several inquiries through the COMCATE system through the year, all of which were related to basic informational questions about services and programs available through the FTHB and Minor Repair Programs administered by the division.

The City followed its Citizen Participation Plan in all program decision, planning, and funding issues that required citizen input. During the consideration and adoption of the 2015-19 Consolidated Plan and Annual Action Plan, approximately 100 citizens attended three different public forums to provide their



input concerning proposed activities and community priorities. Surveys were mailed requesting citizen input for the Consolidated Plan. Citizen comment forms were available on the City's webpage. A public hearing was held during a City Council meeting that allowed citizens to ask questions and express views on local needs, priorities, and program allocations during consideration of the Consolidated Plan. All Council meetings are televised to the public over the City's dedicated Public Cable Channel 11.

► **CDBG Narratives**

Activities under the CDBG entitlement grant are focused on providing decent housing, a suitable living environment and the expansion of economic opportunities principally to benefit the low mod income population. These activities include public services (capped at 15%) for subsidized child care and meals for elderly and disabled, improvements for facilities serving needs of abused & neglected children and community health care, youth centers, and emergency and minor repair programs that sustain decent housing. Funding is also used to improve conditions in neighborhoods, enhance handicapped accessibility, repair and replace water and sewer lines, remove hazardous structures and conditions, and other improvements to sustain a suitable living environment for individual low-income families or for qualified lower income neighborhoods.

► **Geographic Distribution of Projects**

The focus of CDBG expenditures with an Area Benefit National Objective subcategory, is located in the geographic area of the community that consists of those census tracts and block groups in which 51% or more of the persons residing in these locales have incomes at or below 80% of the median family income. A map of eligible, low-income, primarily-residential areas is included as an attachment. With the exception of expenditures directed to housing, public service agencies, handicapped accessibility, and limited clientele presumed-benefit activities, CDBG projects must be located within CDBG-eligible areas. HOME and CDBG funded housing activities are not restricted geographically, but may be utilized to assist any eligible low-moderate income homeowner living within the city limits of Wichita Falls. The City has attached location maps to graphically demonstrate grant activity by program within the city. Maps of activity location for handicapped ramp installations, First-Time Homebuyer acquisitions, Habitat new construction, and Minor/Emergency Program repair activity are included in the Appendix.

► **Describe the nature of and reasons for any changes in program objectives and indications as to how the jurisdiction would change its programs as a result of its experiences. (24 CFR 91.520).**

The City prioritizes its funding allocation distribution according to local priority needs, public input, community goals, and presentations to a subcommittee of City Council by non-profit organizations and City departments during the funding application process. Although programs carried out during PY 2014 followed priorities and strategies identified in the Consolidated Plan, limited and decreasing funding levels and a declining economy have affected the ability to meet increasing community needs. Existing programs appear to serve many needs of the community at the current time.

► **Assess the efforts to carry out the planned actions described in its action plan as part of the certification the City is following a current HUD approved Consolidated Plan.**

The City of Wichita Falls pursued known financial resources appropriate to community needs, implemented programs in a fair, unbiased, and impartial manner, and did not hinder the Consolidated Plan implementation by action or willful inaction. Programs identified in the Action Plan were carried out in accord with and followed strategies and objectives laid out by the Consolidated Plan.



► **Pursued all resources that the grantee indicated it would pursue in the consolidated plan?**

Besides the annual entitlement funding applications for the CDBG and HOME Programs, the City did not indicate in the Consolidated Plan an intention to pursue additional funding sources for City-administered programs, nor did it do so.

► **Provide requested certifications of consistency for HUD programs in a fair and impartial manner, for which the grantee indicated that it would support applications by other entities.**

When appropriate requests are received, the City provides certifications of consistency with the Consolidated Plan for worthy, viable projects in an objective, fair and impartial manner. In circumstances where competing entities request support for the same project, objective criteria have been developed to evaluate applications, assign ranking for various elements, and provide certification to the highest scoring entity. During PY 2014 the City provided three letters of support for proposed affordable rental housing projects in conjunction with the competitive Housing Tax Credit Housing Program (HTC) through the Texas Department of Housing and Community Affairs (TDHCA). Support letters went to Zimmerman Properties, MRE Capital LLC, and Overland Property Group (OPG). Seven Section 8 vouchers were included in the successful proposal from OPG that plans a 36-unit rental complex containing 33% low income households. The City also provided certifications for the Housing Authority of Wichita Falls annual plan.

► **Were the grantee funds used exclusively for the three national objectives?**

Funds expended met one or more of the CDBG National Objectives.

► **Did any activities specified for the program year involve acquisition, rehabilitation or demolition of occupied real property?**

No. The HOME Program provides federal assistance in the acquisition of real property, but all acquisitions are made by individual FTHB applicants and the transaction is voluntary. All required URA procedures are followed, and the owner acknowledges and signs applicable URA disclosure forms. Code actions with federal funding only involve unoccupied, hazard-declared structures and do not displace.

► **Steps actually taken to minimize the amount of displacements resulting from the CDBG-assisted activities.**

The City's programs are designed to prevent displacements, and no displacements took place. The City did not perform any full rehabilitation, clearance or demolition of any occupied real property. Code enforcement takes no action, except in the case of total fire damage, for one year after the first notice is issued.

► **If during the program year there were economic development activities undertaken where jobs were made available to low or moderate income persons but were not taken by them, then the grantee must provide (1) a narrative actions taken by the grantees and the businesses to ensure first consideration was or will be given to low mod persons, and (2) a listing of job title of all the permanent jobs created/retained and those that were made available to low-mod persons.**

During the program year there were no CDBG funded economic development activities undertaken where new positions were created that made jobs available to low or moderate income persons. No CDBG funds were expended for economic development.

► **Report progress on the HUD approved neighborhood revitalization strategies areas and federally designated EZS and ECS that received HUD approval for the neighborhood revitalization strategies.**

The City of Wichita Falls does not have HUD approved neighborhood revitalization strategies areas, and does not have any federally designated EZS or ECS that received HUD approval for a neighborhood revitalization strategy.

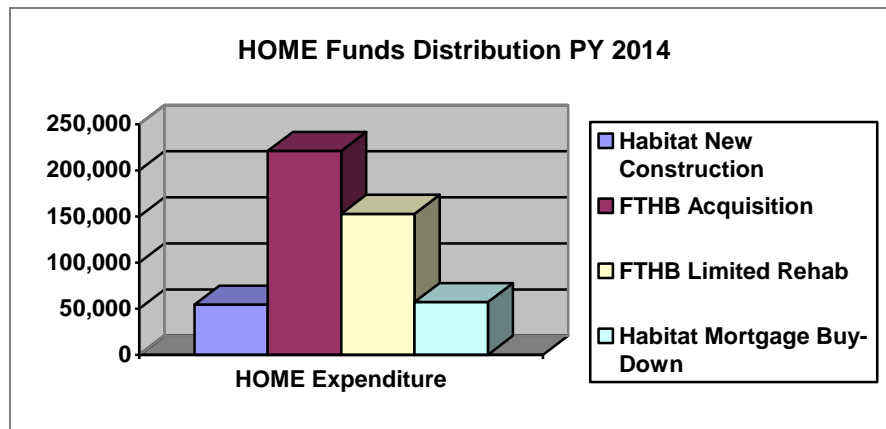
HOME PROGRAM

► **An analysis of the extent to which HOME funds were distributed among different categories of housing needs identified in its approved Consolidated Plan.**

The Consolidated Plan's housing-related strategies focused upon acquisition assistance, production of affordable housing, and repairs to owner-occupied homes. A major objective for the HOME program is to provide decent, safe, and sanitary dwellings for low income individuals and families, to increase the availability of such housing for these persons and to enlarge the opportunities for homeownership to those who might not qualify under mortgage loan because they lack cash required for closing. These objectives were carried out through the FTHB acquisition assistance program that also has a limited rehab repair component, support for CHDO new construction, and the provision of a HOME entitlement-funded mortgage buy-down for Habitat buyers to improve affordability.

First-Time Homebuyers Program

Income Category	Persons Assisted
Less than 30%	0
31% to 50%	6
51% to 80%	26
Total	32



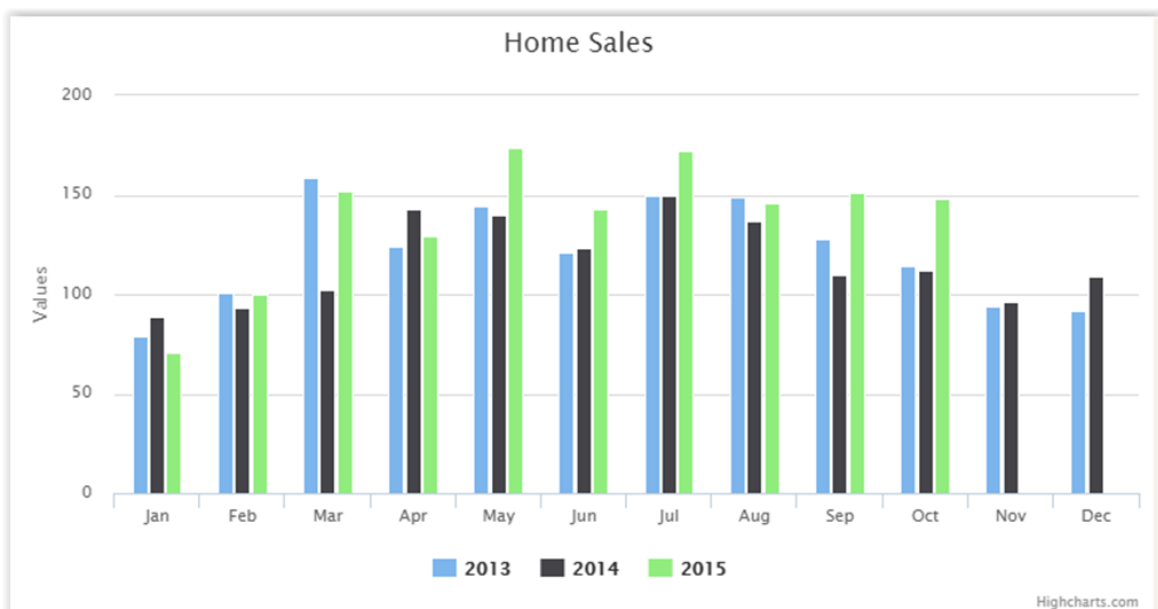
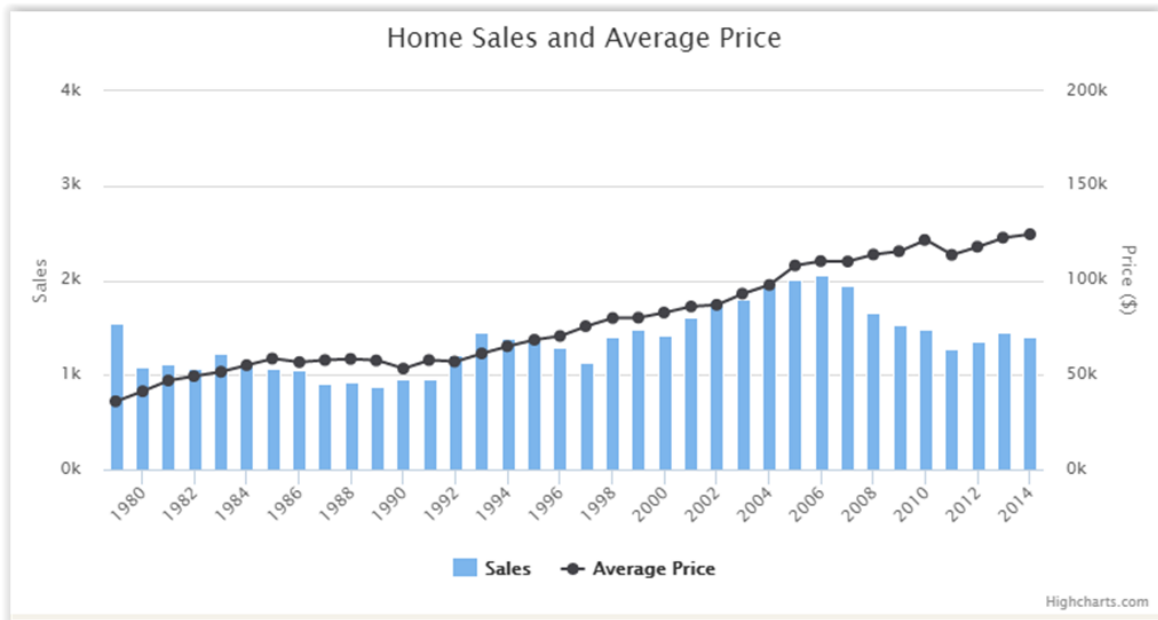
The First-Time Homebuyers Program assisted 32 qualified low to moderate-income first-time buyers with between \$6,500 and \$8,500 acquisition assistance depending upon need to purchase single-family dwellings within the city limits of Wichita Falls. Program applicants first seek mortgage financing through one of the twelve participating local lenders. After the lender pre-screens applicants for the mortgage loan and basic FTHB Program requirements, applicants are referred to the City to undergo the FTHB application process, including eligibility review, income verification, and explanation of program



requirements. The number of applicants increased this year compared to PY 2013. The FTHB Program remains an important element that enables low-mod income persons an opportunity for homeownership.

Overall Wichita Falls home sales increased 15.6% compared to last year. Total Listings decreased from 883 in 2014 to 777 in 2015. Median price decreased 5.4% to \$101,200. *[Texas A&M Real Estate Center].

The following charts display Wichita Falls data regarding home sales activity and average price for this year and for the past several years.



► HOME-Assisted New Construction



During the reporting year, there were 4 Habitat for Humanity new construction activities completed, the same as that of last year. With a 5-year goal of 35 homes built, only 26 have been completed after four years. Habitat did not meet their 5-year production goal.

Income Category	Persons Assisted
Less than 30%	0
31% to 50%	3
51% to 80%	1
Total	4

Habitat for Humanity continues to be an active and important contributor of new units of affordable housing for low income families. Habitat is looking at ways to increase their production for building affordable housing units and is concentrating acquisition of new vacant lots in a six-block area of the city around Ft. Worth Street to expand construction opportunities and achieve some efficiencies. However, Habitat's commitment/reservation rate has been deficient, causing CHDO set-aside funds to be recaptured at the end of PY 2015. Each Habitat applicant is required to undergo homebuyer education though a video financial management seminar. Community support for Habitat's activity is good, but is affected by the slow overall Wichita Falls economy. The City will also continue to be open to new potential CHDO relationships in order to insure the full and timely use of future CHDO funds.

HOME Program Accomplishments

► Leveraged/Matching Funds

The City of Wichita Falls continued to leverage non-federal funds with the investment of HOME funds. Private funds from local property owners are frequently used in performing repairs to meet local and federal property standards on units going through the HOME-funded FTHB program. The First Time Homebuyers Program provided assistance for 32 homebuyers and leveraged a total of \$1,936,763 in mortgage loans from private lenders. The City partnered with Habitat using the a mortgage buy-down to provide affordable mortgages to 4 Habitat families, and volunteers helping with home construction provided 6,135.5 hours of sweat equity valued at \$10/hour to total \$61,355 in leveraged contribution that supplied match for the HOME program. The mortgage buy-down from HOME funds also leveraged \$172,919 in Habitat private mortgage loans. A local attorney contributes match-eligible pro-bono legal services for the document preparation of each Habitat closing.

► Home Program Narrative Assessing Affirmative Marketing Actions and Outreach to Minority & Women Owned Businesses

Although none of the City's HOME funded projects contained five or more units as referenced in 24 CFR 92.351, thus requiring the City to employ specific affirmative marketing measures as outlined by regulation, the City nonetheless incorporated affirmative marketing actions in its promotion of the HOME program to ensure that persons from all racial, ethnic, and gender groups present in the City were afforded equal opportunity in housing activities. All program information handouts contained Equal Housing Opportunity logos. Fair Housing information is aired multiple times a day on the City Cable Channel 11. The City continues to encourage any qualified contractor of any race or gender to consider participation in its programs and undertook again this year an effort to recruit additional contractors, adding 4 new contractors for a total pool of 19 that also includes eight minority or women-



owned businesses. A significant number of real estate agents are female and several that we have collaborated with are representatives of minority population groups. At least one real estate agency is wholly minority-owned. The City especially encourages and welcomes participation by minority realtors, because minority population applicant needs are understood and well-served by this representation.

► **HOME Rental**

There were no rental housing units assisted with HOME funds.

► **Grantees Receiving HOPWA Funds**

The City of Wichita Falls does not receive HOPWA funds directly from HUD.

► **Grantees Receiving ESG Funds**

The City of Wichita Falls does not receive ESG funds directly from HUD.

► **Public Participation Requirements**

The City followed its Citizen Participation Plan for required actions related to the HOME Program. The City of Wichita Falls collaborated with the following agencies to gather information, provide comments and develop the CAPER: Christmas in Action, Senior Citizens Services of North Texas, Child Care Inc., Wichita Falls/Wichita County Health Unit, Housing Authority of Wichita Falls, North Central Texas Community Health Care Center, Southside Youth Senter, Wilson Family Planning Clinic, Section 8 Rental Assistance Program, Patsy's House, City of Wichita Falls Building & Code Enforcement, Planning, Engineering Department, Street Department, Faith Mission, NORTEX Housing Finance Corporation, Wichita Falls Board of Realtors, Homeward Bound Homeless Coalition, Work Services Corporation, and NORTEX Regional Planning Commission. There were also multiple opportunities for comment during public hearings before City Council related to actions on the Consolidated Plan and Action Plan. There were no public comments received concerning the PY 2014 CAPER during the 15-day period it was available for public review. If public comments are received any after submission, they will be forwarded to HUD for inclusion in the federal review of this report.



APPENDIX

Appendix 1

Affidavit of Publication Notice of CAPER Availability / Public Comment Period

Appendix 2

Table 3-A Summary of Specific Annual Objectives

Appendix 3

IDIS Report CO4PR26 - CDBG Financial Summary for PY 2014

Appendix 4

Map of CDBG Eligible Census Tracts/Block Groups

Census Detail Data on Eligible Census Tracts / Block Groups

Appendix 5

Geographic Distribution Maps of:

- Handicapped Ramp Installations

- Minor Repair Activity

- Emergency Repair Activity

- First-Time Homebuyer Activity

Appendix 6

IDIS HOME Match Liability Report – CO4PR33

HOME Match Balance Sheet – MRB Match / Regular Match

Present Discounted Value of Yield Forgone Calculation (Match Credit)

HUD 40107A – HOME Match Report

Appendix 7

HUD-40107 - HOME Annual Performance Report

Appendix 8

Progress on Goals and Objectives